

# Periodic Research

## Problems of Tribal Entrepreneurs

### Running Micro Enterprises in Odisha: A Case Study of Selected Tribal Units of Keonjhar and Mayurbhanj Districts

#### Abstract

This paper is an attempt made by the researcher to study the problems of scheduled tribe entrepreneurs running micro enterprises in Keonjhar and Mayurbhanj districts of Odisha. The other objective of this paper is to examine the relationship between education and problems of the scheduled tribe entrepreneurs of the study areas. The data used in the paper are both Primary and secondary in nature. The required data has been collected from the tribal entrepreneurs running micro enterprises in both Keonjhar and Mayurbhanj districts. The sample consists of 120 tribal entrepreneurs. On the basis of convenience sampling method 120 tribal entrepreneurs have been chosen for this study. A well structured questionnaire was used to collect data from the entrepreneurs of the study areas. Analysis of data has been done by using percentage analysis. Chi- square test has been used to test the significant relationship between education of the respondents and different problems faced by them. The study finds that there is significant relationship between education and problems of the scheduled tribe entrepreneurs.

The paper concludes that education of the tribal entrepreneurs is very much vital to enhance their efficiency. It can not only help them to acquire knowledge but also help them to handle problems easily. The paper also suggests that the state government should create more awareness programmes to bring the tribal people in to the mainstream. Through a sound education system and policy measures the state government can change the existing scenario of tribal entrepreneurship in Odisha. This research work may be helpful for the government and policy makers in terms of designing suitable policies and programmes for the promotion and development of tribal entrepreneurship in Odisha.

**Keywords:** Tribal Entrepreneurship, Tribal Entrepreneurs, Micro Enterprise, Problems, Education

#### Introduction

The nursery of entrepreneurship is the MSME sector which often driven by individual creativity and innovation, especially in an economy like India. The role of micro, small and medium enterprises (MSMEs) in the economic and social development of the country is well established. The sector contributes 8 per cent of the country's GDP, 45 per cent of the manufactured output and 40 per cent of its exports. The MSMEs provide employment to about 60 million persons through 26 million enterprises. The labour to capital ratio in MSMEs and the overall growth in the MSME sector is much higher than in the large industries. The geographic distribution of the MSMEs is also more even. Thus, MSMEs are important for the national objectives of growth with equity and inclusion.

Odishas' economy is now becoming less agricultural, more industrial and more service oriented. The agricultural sector has steadily declined over the years and the share of industry and services sector have emerged as the main drivers of growth during the past decade. Service sector Growth Rate in Odisha GDP has been very rapid in the last few years. The services Sector contributes the most to the state's GDP. The growth rate of the services sector in GDP has risen due to several reasons and it has also given a major boost to the state's economy. Odisha economy continues to be on a high growth trajectory. Diversification of

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economic activities has led to a visible structural shift from an agriculture based economy to an industry-led and service-led economy in Odisha. The service sector accounts for about 58.3 per cent of the Gross State Domestic Product (GSDP) followed by industry (24.2 percent) and agriculture (17.5 percent). Odisha has significant potential to emerge as the most lucrative state for domestic and global investors, trade and industry, provided it undertakes further initiatives to facilitate ease of doing business

Entrepreneurship and entrepreneurship development is often stressed as being crucial for the socio-economic development of a developing country like India. The concepts of entrepreneurship development among scheduled tribes have remained almost unexplored in India and at a larger scale in Asia as a whole. Odisha is a small state in the map of India. Odisha is rich but the people of Odisha are poor. Among 30 districts of Odisha both Keonjhar and Mayurbhanj districts have been endowed with vast natural and human resources. According to 2011 census the total population of Keonjhar and Mayurbhanj districts are 18, 03,000 and 25, 13,895 respectively. In Keonjhar district scheduled tribe represents 44.50% of the total population of the district while in Mayurbhanj it is 58.72%. As per the Brief Industrial Profile of Keonjhar District, Govt. of India, Ministry of MSME a total number of 4584 Micro and Small scale units have been registered up to 2010-11 with an initial investment of Rs.27, 387.89 lakhs. Similarly, as per the statistics of Mayurbhanj district 6961 Micro and Small scale units have been registered in the district with an investment of Rs.15, 559.17 lakhs up to the year 2010-11. According to the District Industrial Centre, Keonjhar 78 Micro and Small scale units have been registered in the year 2011 itself. Similarly, 100 Micro and Small scale industries have been registered in the Mayurbhanj district in the year 2011 as per the statistics given by the District Industrial Centre, Mayurbhanj.

Tribal people of these two districts mainly depend on agriculture to earn their livelihood. Since agriculture is a seasonal activity they migrate to neighbouring states in search of work in rest of the months. Literacy rate of tribal people is also very less in Keonjhar and Mayurbhanj districts. It is claimed that tribal people of these districts have no equal access to control over resources and entrepreneurial opportunities. They are very far away from the support system and amenities available to boost entrepreneurship. Due to lack of awareness and proper education they are still in the dark sides of the mainstream. Rich Mineral based Keonjhar and Mayurbhanj districts are less developed in the field of agriculture and industry as compared to other districts of Odisha. There is enormous scope for the growth of forest based, agro based and mineral based industries in these areas due to cheap availability of raw materials and labour. The tribal people of these two districts prefer to work in paddy processing units, fabrication, tailoring, cycle repairing, pickle and papad making, cement products, manufacturing of leaf cup plate, etc. In their day to day business they face many problems like personal problem, financial problem,

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marketing problem, social problem, etc. The present study is an attempt made by the researcher to identify the problems of tribal entrepreneurs running micro enterprises and suggest some possible suggestions for the growth and development of entrepreneurship among scheduled tribes of the study areas.

## Significance of the Study

Keonjhar and Mayurbhanj are the two small districts of Odisha. They are endowed with vast natural and human resources. Keonjhar and Mayurbhanj districts are rich but the people of these two districts are poor. Mineral rich Keonjhar and Mayurbhanj district are the most suitable places for the promotion and development of entrepreneurship. Entrepreneurship is often treated as an engine of economic growth. The percentage of tribal population of these two districts is more as compared to other districts. Development of these backward areas is only possible through the development of entrepreneurship. Entrepreneurship can not only helps in eradicating poverty but also helps in generating employment opportunity. The contribution of entrepreneurship and entrepreneurs of these two districts are very less as compared to other districts of Odisha. The performance of tribal entrepreneurs is not increasing with the increase in the numbers of tribal entrepreneurs. With this backdrop this paper makes an attempt to find out the reasons for the slow growth of entrepreneurship among scheduled tribes in Keonjhar and Mayurbhanj districts of Odisha.

## Review of Literature

Many research works have been done in different areas of entrepreneurship in India and especially about entrepreneurship of the weaker sections of the society like women. A good number of literatures are available on the various aspects of entrepreneurship in India. A few of these reviews are as follows.

Maulik K. Rathod (2014) in his article, "A Study on Challenges and Constraints Faced by Female Entrepreneurs to Develop Business in Gujarat", he had made an attempt to explore the challenges and constraints confronted by female entrepreneurs to develop their business in Gujarat state of India. The target industry as the population for the study is 150 self-employed women located in 6 cities of Gujarat state and the businesses that are in operation for at least last 7 to 10 years. Data for the study is collected through in-depth interview of a sample of women entrepreneurs using structured questionnaire. It also proposes the approach of eliminating and reducing the constraints of women entrepreneurs in Indian perspective. The study identify challenge and constraints that female entrepreneurs for which Females should develop their basic knowledge of business and it is recommended that a continuous attempt to inspire, encourage, motivate and co-operate female entrepreneurs related to business or how to start own venture.

Satpal, Rupa Rathee and Pallavi Rajain (2014) in their research article, "Women Entrepreneurship: Challenges in the Present Technological Era", they have tried to study the concept of women entrepreneur and challenges faced

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by them in India. This paper is mostly based on secondary data and observations; for the identification of these issues the authors have reviewed different research articles and reports. Findings of this study reveal that absence of balance between family and career, socio-cultural barriers, male dominated society, illiteracy or low level of education, dearth of financial assistance, lack of technical knowhow, marketing and entrepreneurial skills, lack of self-confidence and mobility constraints are major problems of women entrepreneurship development. Some suggestions have been provided to deal with these problems. Also with the increase in the number of women getting educated, there is considerable awareness among women to be self-employed and gradually the role of women is changing in the society.

Sunil Karve (2014) in his research article, "A Study of Women Entrepreneurs, Problems and Prospects", an attempt to understand the problems faced by women entrepreneurs and prospects to them based on secondary data source collected from India Today magazine where so India's women entrepreneurs interview was conducted by India Today. Economic problem is the main problem faced by women entrepreneurs, while empowering and highest prospects was found as compared to own business to women in service. The paper talks about the status of women entrepreneurs and the problems faced by them when they ventured out to carve their own niche in the competitive world of business environment.

A.B. Siddiqui (2015) in his research paper, "Problems Encountered by Women Entrepreneurs in India", he has tried to investigate the problems and challenges faced by women entrepreneurs in India. The study is an exploratory research. The data used in the paper are both the Primary data as well as secondary data. The primary data collection was done with the help of unstructured questionnaire. The secondary data were collected from reports journals magazines and surfing on the Net. Some of the major problems identified are women's family obligations, Gender inequality, Problem of Finance, Low-level risk taking attitude, and the male - female competition. The paper concludes that the problems of women entrepreneurs can be eradicated by appropriate training, incentives, encouragement and motivation, social recognition of their entrepreneurial abilities, and family's moral support.

Fathema Farjana Hani (2015) in her research work, "Entrepreneurial Motivation and Challenges: A Study on Women Entrepreneurs in Sylhet City", she has made an attempt to identifying the motivation behind their entrepreneurial career, and pinpointing the challenges they are facing. The study conducted on 50 women entrepreneurs of Sylhet city. The study identified that 31% of the respondents are self-motivated to be entrepreneurs. The reasons to start business consist of- be self-dependent, extra income for the family, to run the family business, for economic freedom, etc. The study also finds out challenges in starting and continuing business of women entrepreneurs. Some of the challenges are- conservative social attitude, gender

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discrimination, lack of skills and training facilities, infrastructural problems, etc. The study also reveals that the women entrepreneurs in Sylhet city are getting the support of family members, and they can manage start-up capital. This study has some implication for researchers in the area of entrepreneurship and women entrepreneurship.

Elizabeth Chinomona and Eugene Tafadzwa Maziriri (2015) in their research paper "Women in Action: Challenges Facing Women Entrepreneurs in the Gauteng Province of South Africa", they have investigated the challenges faced by women entrepreneurs in the Gauteng province of South Africa. The paper had used a qualitative research design using in-depth interviews and focus groups. The findings were that the challenges were identified as impediments to women entrepreneurs, which comprises lack of education and training, lack of access to finance, gender discrimination, negative attitudes and inadequate resources. Recommendations were made to women entrepreneurs, to the government of South Africa and other stakeholders. Lastly, limitations of this paper as well as future research directions were enunciated clearly.

D. Janet Rajakumari and Angel Beulah Gracelin (2015) in their research paper, "Challenges Faced by Women Entrepreneurship in Tamilnadu", they have made an attempt to study the concept of women entrepreneur and challenges faced by them in India. This paper is mostly based on secondary data and observations; for the identification of these issues the authors have reviewed different research articles and reports. Findings of this study reveal that absence of balance between family and career, socio-cultural barriers, male dominated society, illiteracy or low level of education, financial assistance, lack of technical knowhow, marketing and entrepreneurial skills, lack of self-confidence and mobility constraints are major problems of women entrepreneurship development. Some suggestions have been provided to deal with these problems. Also with the increase in the number of women getting educated, there is considerable awareness among women to be self-employed and gradually the role of women is changing in the society.

## Research Gap

A number of research works have been done in different areas of entrepreneurship in Odisha. The scenario of entrepreneurship and women entrepreneurship of the developed districts of Odisha has been covered by many researchers. However, the prevailing situation of tribal entrepreneurs of the underdeveloped areas of Odisha like Keonjhar and Mayurbhanj districts have not been fully covered by the researchers. After an intense review of related literature it was found that only a few studies have been done by the researchers in Keonjhar and Mayurbhanj districts of Odisha to study entrepreneurship among scheduled tribes. There were a few studies to examine the relationship between education and various problems of the scheduled tribe entrepreneurs running micro enterprises. Keonjhar and Mayurbhanj districts are rich in both human and natural resources. There is a

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huge scope for the growth of entrepreneurship in these two districts because of their people and favourable environment. Therefore, it is an attempt made by the researcher to fill the existing gap by conducting this study.

**Objectives of The Study**

1. To study the problems of scheduled tribe entrepreneurs running micro enterprises in Keonjhar and Mayurbhanj districts of Odisha.
2. To examine the relationship between education and the problems of scheduled tribes entrepreneurs of the areas under study.

**Hypothesis**

The alternative hypothesis of the present study is:

1. **H<sub>1</sub>** There is significant relationship between education and the problems of scheduled tribe entrepreneurs of Keonjhar and Mayurbhanj districts of Odisha.

**Research Methodology**

The required data has been collected from the tribal entrepreneurs running micro enterprises in Keonjhar and Mayurbhanj district of Odisha. The sample consists of 120 tribal entrepreneurs. On the basis of convenience sampling method 120 tribal entrepreneurs have been chosen for this work. A well structured questionnaire was used to collect data from the entrepreneurs. The present study consists of both primary and secondary data. The analysis of data has been done by using percentage analysis and testing of hypothesis has been done by using chi- square test.

**Problem of Knowledge**

Entrepreneurs have to make contact with various agencies to get knowledge and information relating to different aspects like technology, schemes and procedures of financial institutions. Many entrepreneurs are not able to approach the existing sources because of their lack of knowledge and information. Their unwillingness to disclose what they consider secret information to others, for reasons of personal esteem, may be another constraint in their entrepreneurship.

**Table: 1.1: Knowledge Problem**

S. No.	Knowledge Problem	No of Respondents	Percentage
1	Legal aspects	18	15
2	Use of modern technology	30	25
3	Government support/ financial assistance	29	24
4	Institutional support	43	36
<b>Total</b>		<b>120</b>	<b>100</b>

**Source:** Primary Data

Table 1.1 shows that 36% of the total respondents are facing the problem of knowledge about the agencies and institutions working for the growth and development of entrepreneurship. Lack of knowledge about modern techniques is another main problem faced by 25 percent of the total respondents. Among these entrepreneurs 15 per cent have lack of

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knowledge about legal aspects while 24 percent of them have less knowledge about various forms of government support/ financial assistance.

**Marketing Problem**

Lack of proper mobility of tribal entrepreneurs make them more dependence on middlemen who never come back to exploit the opportunity. Many tribal entrepreneurs do not have sufficient market information. They are not fully aware of the changing market conditions and hence depend on the services of the media and the internet. Often people do not buy products which are not branded, even though they are of good quality. Hence, marketing skills are very much necessary to sell the products. Women, often do not know how to market their products, advertise it and sell it to people.

**Table: 1.2: Marketing Problem**

S. No.	Marketing Problem	No of Respondents	Percentage
1	High credit sales	31	26
2	Access to market	16	13
3	Heavy competition	30	25
4	Lack of marketing skill	13	11
5	Storage problem	30	25
<b>Total</b>		<b>120</b>	<b>100</b>

**Source:** Primary Data

Table 1.2 reveals that 26 per cent of the total respondents are facing the problem of high credit sales, 13 percent of the total respondents have the opinion that access to market is another main problem for them while 25 percent of the total respondents believe that heavy competition is the major problem for them. Lack of marketing skill is the main problem for 11 per cent of the total respondents while 25 percent of the total respondents say that there is no adequate storage facility for them.

**Finance Problem**

Arrangement of finance at the inception period is a very big problem for entrepreneurs. Moneylender still continues to be a part of their lives as a source of finance as banks do not consider women as more risk taker. The problem of finance in small scale sector is mainly due to two reasons. Firstly, it is mainly due to scarcity of capital in the country as a whole. Secondly, it is mainly due to weak credit worthiness of small units in the country. Due to this weak economic base, they find it difficult to take financial assistance from the commercial banks and financial institutions. As such they are forced to take credit from money lenders on a very high rate of interest.

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**Table: 1.3: Finance Problem**

SI No.	Financial Problem	No of Respondents	Percentage
1	Limited working capital	47	39
2	Complicated procedures for loan sanctioning	32	27
3	Lack of credit facilities	27	23
4	Higher dependence on friends and relatives	14	11
<b>Total</b>		<b>120</b>	<b>100</b>

**Source:** Primary Data

Table 1.3 indicates that 39 percent of the total respondents are facing the main problem of working capital while 27 percent of the total respondents have the opinion that the loan sanctioning procedure is very complicated. Among the total tribal entrepreneurs 23 percent of them believe that credit facility is not properly available to them. On the other hand, 11 percent of the total entrepreneurs mostly depend on their friends and relatives for raising finance.

### Social Problem

Adequate support from society, family members and friends plays a vital role for

### Data Analysis and Interpretation

**Table: 2.1: Relationship between Education and Problem of Knowledge**

Education	Knowledge Problem				Total
	Knowledge about Legal aspects	Knowledge about modern techniques	Knowledge about government support	Knowledge about institutional Support	
No Formal Education	2	1	2	12	17
Undermatic	7	14	11	9	41
Matric	5	12	9	13	39
Technical Education	4	3	7	9	23
<b>Total</b>	<b>18</b>	<b>30</b>	<b>29</b>	<b>43</b>	<b>120</b>

**Source:** Compiled Data

Calculated value of Chi-square=15.8076

Degree of freedom= (r-1) (c-1) = (4-1) (4-1) =9

The calculated value of chi-square (15.81) is very less than the tabulated value (Tabulated

entrepreneurship development. It encourages entrepreneurs which in turn results in the effective management of enterprise. Our society recognizes tribal people as inferior, having less knowledge and skill. So their entry in entrepreneurship is not properly accepted by the society and our people. They are still marginalized who are very far away from the mainstream.

**Table: 1.4: Social Problem**

S. No.	Social Problem	No of Respondents	Percentage
1	Insufficient time to participate in social function	38	32
2	Poor family support	45	38
3	No good public relation	37	30
<b>Total</b>		<b>120</b>	<b>100</b>

**Source:** Primary Data

Table 1.4 shows that 32 percent of the total respondents are facing the problem of attending social/family function because they have no time to spare while 38 percent of the total respondents have the opinion that they are not getting full support from their family members. On the other hand, 30 percent of the total respondents say that they have not good public relation.

value=16.9 at 5% level of significance). Hence, the hypothesis is accepted. Therefore, it is concluded that there is significant relationship between education and knowledge problem of the tribal entrepreneurs.

**Table: 2.2: Relationship between Education and Marketing Problem**

Education	Marketing Problem				Total
	Credit sales	Access to market	Heavy competition	Marketing skill	
No Formal Education	5	1	3	1	17
Undermatic	8	9	11	4	41
Matric	12	5	9	5	39
Technical Education	6	1	7	3	23
<b>Total</b>	<b>31</b>	<b>16</b>	<b>30</b>	<b>13</b>	<b>120</b>

**Source:** Compiled Data

Calculated value of Chi-square=9.1620

Degree of freedom= (r-1) (c-1) = (4-1) (4-1) =9

The calculated value of chi-square (9.16) is very less than the tabulated value (Tabulated value=16.9 at 5% level of significance). Hence, the

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hypothesis is accepted. Therefore, it is concluded that there is significant relationship between education and

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marketing problem of the tribal entrepreneurs.

**Table: 2.3: Relationship between Education and Financial Problem**

Education	Finance Problem				Total
	Limited working capital	Lengthy procedures for loan sanctioning	Credit facilities	Dependence on friends and relatives	
No Formal Education	8	3	3	3	17
Undermatric	17	11	9	4	41
Matric	12	13	9	5	39
Technical Education	10	5	6	2	23
<b>Total</b>	<b>47</b>	<b>32</b>	<b>27</b>	<b>14</b>	<b>120</b>

Source: Compiled Data

Calculated value of Chi-square=3.704

Degree of freedom= (r-1) (c-1) = (4-1) (4-1) =9

The calculated value of chi-square (3.70) is very less than the tabulated value (Tabulated

value=16.9 at 5% level of significance). Hence, the hypothesis is accepted. Therefore, it is concluded that there is significant relationship between education and finance problem of the tribal entrepreneurs.

**Table: 2.4: Relationship between education and social problem**

Education	Social Problem			Total
	Time to attend social function	Family support	Public relation	
No Formal Education	4	11	2	17
Undermatric	9	21	11	41
Matric	16	8	15	39
Technical Education	9	5	9	23
<b>Total</b>	<b>38</b>	<b>45</b>	<b>37</b>	<b>120</b>

Source: Compiled Data

Calculated value of Chi-square=16.4664

Degree of freedom= (r-1) (c-1) = (3-1) (4-1) =6

The calculated value of chi-square (16.46) is very higher than the tabulated value (Tabulated value=12.6 at 5% level of significance). Hence, the hypothesis is rejected. Therefore, it is concluded that there is no significant relationship between education and social problem of the tribal entrepreneurs.

## Findings

The findings of the study have been given as follows.

1. Tribal entrepreneurs of the study areas have the opinion that excessive burden of work and responsibility is a serious challenge for them.
2. Lack of time for house hold work is a main constraint of tribal entrepreneurs.
3. Tribal entrepreneurs have inadequate knowledge about the agencies and institutions working for the growth and development of entrepreneurship.
4. Lack of knowledge about the use of modern technology is one of the most important problems of tribal entrepreneurs.
5. Credit sale is one of the most important problems of tribal entrepreneurs.
6. Heavy competition in the market discourages tribal entrepreneurs to accept challenge.
7. Absence of marketing skill and adequate market information is also a big obstacle for the growth and development of women entrepreneurs.
8. High rate of interest on Bank loan, loan sanctioning as well as disbursement procedure discourage tribal entrepreneurs.

9. Full support from family members and good public relation are the other reasons for the slow progress of tribal entrepreneurship.

10. Inadequate infrastructural facilities create problems in the progress of tribal entrepreneurship.

## Suggestions

On the basis of the findings of the study the following suggestions have been made by the researcher.

1. Since there is positive and significant relationship between education and problems of scheduled tribe entrepreneurs the state government should create awareness among tribal people the benefits of education
2. The state government should give more focus on the education of scheduled tribe people because the literacy rate of the tribal people of the study areas is very less as compared to other districts of Odisha.
3. The government should provide both financial and non-financial assistance for the growth and development of tribal entrepreneurship in Odisha.
4. Infrastructure is a source of motivation. Adequate infrastructural facilities should be provided to tribal entrepreneurs.
5. More training programmes should be conducted at village level to enhance the skill of tribal entrepreneurs.
6. Commercial banks should provide collateral free loan to tribal entrepreneurs with a very prompt loan processing and distribution system.

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7. Tribal entrepreneurs should be motivated and encouraged to participate in trade fairs, exhibitions and workshops.
8. State government should provide marketing assistance to tribal entrepreneurs through cooperative society.
9. Successful tribal entrepreneurs should be felicitated by the state government every year to so that a competitive environment can be created among them.

#### Conclusion

Keonjhar and Mayurbhanj districts of Odisha are dominated by tribal people. Since the percentage of tribal population of these two districts are more than other population the development of Keonjhar and Mayurbhanj depend on the tribal people. Most of the people of Keonjhar and Mayurbhanj districts depend on agriculture to eke out their livings. Forest and forest products are the source of earning livelihood for the tribal people of these two districts. They are uneducated and far away from the mainstream. Education and entrepreneurship is positively correlated. It is the proper education system which can help an entrepreneur to generate new business ideas and help to move in the right direction. Government of Odisha and the central government should join their hands together to work for the growth and development of tribal entrepreneurship through policy measures. The state government should provide quality education to tribal people in order to enhance their efficiency. Regular awareness programmes should be conducted to change the traditional mind set of tribal people. Due to lack of education and knowledge the tribal entrepreneurs of the study areas face many problems. These problems can be minimised through proper education and training.

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